



Order Filed on November 29,
2018 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 (215)627-1322 dcarlon@kmlawgroup.com Attorneys for Secured Creditor BANK OF AMERICA, N.A.
In Re: Ismet Altunbilek, Rumable Altunblek Debtor.

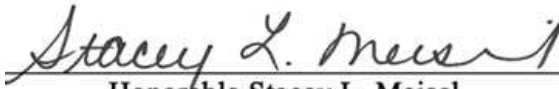
Case No.: 18-18101 SLM
Adv. No.:
Hearing Date: 6/13/18 @ 9:00 a.m.

Judge: Stacey L. Meisel

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: November 29, 2018



Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Ismet Altunbilek, Rumable Altunbilek

Case No.: 18-18101 SLM

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BANK OF AMERICA, N.A., holder of a mortgage on real property located at 27 High Point Terrace, Sussex, NJ, 07461, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Alexander J. Rinaldi, Esquire, attorney for Debtors, Ismet Altunbilek and Rumable Altunbilek, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** Bank of America's claim shall be allowed as a non-priority general unsecured claim and shall be paid as such in accordance with the Debtors' Chapter 13 Plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the avoidance of Bank of America's second lien is contingent upon the Debtors' completion of the Chapter 13 Plan and the Debtors' receipt of a Chapter 13 discharge; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Bank of America, N.A. shall retain its lien for the full amount due under the subject loan in the event of either the dismissal of the Debtors' Chapter 13 case or the conversion of the Debtors' Chapter 13 case to any other Chapter under the United States Bankruptcy Code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that each party shall bear their own attorney's fees and costs incurred in the present case number; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event the property is destroyed or damaged, pursuant to the mortgage, Bank of America, N.A. is entitled to its full rights as a loss payee with respect to the insurance proceeds and has a security interest in such proceeds up to the entire balance due on the mortgage; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event that any entity, including the holder of the first lien on the Subject Property forecloses on its security interest and extinguishes Creditor's lien prior to the Debtors' completion of the Chapter 13 plan, Bank of America's lien shall attach to the surplus proceeds of the foreclosure sale for the full amount of the subject loan balance at the time of the sale; and

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Debtor: Ismet Altunbilek, Rumble Altunbilek

Case No.: 18-18101 SLM

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It is **FURTHER ORDERED, ADJUDGED and DECREED** that Bank of America, N.A. shall retain its lien for the full amount due under the subject loan should the subject property be sold, or should a refinance take place prior the Chapter 13 plan completion and entry of an Discharge; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Ismet Altunbilek
Rumable Altunbilek
Debtors

Case No. 18-18101-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2018.
db/jdb +Ismet Altunbilek, Rumable Altunbilek, 27 High Point Terrace, Sussex, NJ 07461-4219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2018 at the address(es) listed below:

Alexander J. Rinaldi on behalf of Joint Debtor Rumable Altunbilek jessica@srr-law.com
Alexander J. Rinaldi on behalf of Debtor Ismet Altunbilek jessica@srr-law.com
Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Bank of America, N.A. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Steven P. Kelly on behalf of Creditor Statebridge Company, LLC skelly@sterneisenberg.com,
bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7